



STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

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TO: Participating Schools and Lenders

FROM: Diane Todd Sprague, Director

DATE: September 26, 2006

SUBJECT: Educational Loan Notes

HOW SERIOUS IS YOUR CAMPUS ABOUT STUDENT RETENTION?

Student retention is a process that encompasses everything an institution does to improve the quality of the educational experience for its students. The success of an institution and the success of its students truly are inseparable. The Michigan Guaranty Agency (MGA) has created [Student Retention Resources](#) on its Web site (link under Financial Aid Professionals on the main page) to assist schools who are looking for solutions to improve student retention.

Research indicates the best way to promote student retention is to eliminate problems before they start. This Web resource offers articles about the effect of stress on attrition, the use of tools to identify and help students at risk, and tips on how to develop an institutional culture that shares responsibility for student success across the entire organization. Additional links to research and informational articles include student advising, retention articles, and reports that will help schools assess their students and intervene early.

LIFE SKILLS WORKSHOPS HELD AT WAYNE STATE UNIVERSITY SCHOOL OF MEDICINE

MGA staff presented Life SkillsSM workshops on July 31 through August 3 at Wayne State University School of Medicine. Approximately 240 medical students attended the workshops learning how to devise a realistic financial plan. The presentations and discussions focused on the following topics taken from Life Skills Module Eight, *Take Stock - Devising a Realistic Financial Plan*:

- Living within your means
- Setting your own debt limits
- Managing your student loans
- Creating a budget

(Continued on the next page.)



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Module Eight concentrates on the presumption that most individuals enroll in graduate or professional school to raise their standard of living and enhance their employment opportunities. Consistent with these goals, the students need a plan that gives them control over their financial future. Unless students learn to manage their spending and borrowing habits while they are in school, their financial future will be burdened by their past. Survey results reported in Module Eight indicate that many graduate and professional students wish they had taken more control over their spending and borrowing during their college years.



Deirdre Moore, Assistant Financial Aid Director, introduces MGA's Life Skills presentation to students at WSU School of Medicine.

2006 FALL SCHOOL WORKSHOPS

Mark your calendar for the 2006 Fall School Workshops. MGA will offer these workshops at no cost to your institution at the following locations:

Wednesday, November 15, 2006

**VisTaTech Center
Schoolcraft College
Livonia, Michigan**

Thursday, November 16, 2005

**Grand Rapids Community College
Tassell M-TEC Center
Grand Rapids, Michigan**

Tentative agenda topics include:

Federal update: This session provides a status report on the reauthorization changes resulting from the Higher Education Reconciliation Act of 2005 and previews updates to the 2006-2007 Free Application for

Federal Student Aid (FAFSA) and the federal student aid delivery system.

New federal programs: Learn about the eligibility requirements and administrative responsibilities of the two new federal grant programs established through the HERA (SMART and ACG) as well as the legislation's extension of PLUS loan eligibility to graduate and professional students.

Calculating the EFC: Test your understanding of the changes in the HERA and how they affect the EFC calculation for 2006-2007. Participants will have the opportunity to engage in team-based discussions of a case study.

Doing more with less: Financial aid administrators often are asked to accomplish more with less: less funding, less time, and less manpower. In this session, you will be able to share with your colleagues your personal tips and tricks for doing more with less.

Identity theft: A concern to all consumers, the threat of identity theft requires that students and employees of postsecondary institutions be aware of how to protect their own and their customers' confidential information. This session summarizes the types of identity theft, how identities can be stolen, precautions to prevent identity theft, as well as steps to take if identity theft occurs.

The meeting sites are handicapped accessible, including parking. Individuals with disabilities who need mobility, visual, hearing, and/or other assistance for effective participation should indicate such needs when registering. All such requests should be directed to Jim Swisk at 1-800-642-5626, extension 37121, at least ten days before the workshop. Requests received after that time cannot be guaranteed.

The workshop announcement will be sent electronically in October with a complete agenda and registration form. If you have questions or suggestions to include in the workshops, please feel free to contact Jim Swisk at extension 37121 or via email at swiskj@michigan.gov.

OFFICIAL COHORT DEFAULT RATES – MICHIGAN BELOW NATIONAL AVERAGE

The U.S. Department of Education (ED) recently released the Fiscal Year (FY) 2004 official cohort default rates. The Michigan rate of 4.2 percent is below the national rate of 5.1 percent. More extensive information concerning the FY 2004 cohort rates will be included in the October issue of *Educational Loan Notes*.

ED distributed the FY 2004 official cohort default rate notification packages on the morning of Monday, September 11, 2006. For domestic schools enrolled in the Electronic Cohort Default Rate (eCDR) process, delivery was made to the Student Aid Internet Gateway (SAIG) destination point designated by the school. Each eCDR package contained:

- A cover letter (message class SHDRLROP).
- A reader-friendly loan record detail report (message class SHCDRROP).
- An extract-type loan record detail report (message class SHCDREOP).

Domestic schools not enrolled in eCDR will not receive notification packages from ED, but may download their cohort default rates and accompanying Loan Record Detail Reports at <https://www.nslsdfap.ed.gov>. ED strongly encourages schools not already signed up for eCDR to complete the enrollment form available at <http://www.fsawebenroll.ed.gov>. All domestic schools were required to sign up for eCDR by June 1, 2003.

All foreign schools will continue to receive hard copy notification packages. Any school that did not have a borrower in repayment during the current nor any of the past cohort default rate periods will not receive an FY 2004 official cohort default rate notification package. These schools are considered to have no cohort default rate data and no cohort default rate.

Time periods for submitting adjustments and appeals for the FY 2004 official cohort default rates under 34 CFR Part 668, Subpart M begins on Tuesday, September 19, 2006, for domestic schools. For foreign schools, the time period begins on the date that the hard copy notification package is received. Questions

concerning adjustments and appeals should be directed to Dan Tryon at extension 34981 or via email at tryond@michigan.gov.

NEW ADDRESS FOR PAYMENTS

Effective October 1, 2006, MGA's payment processing will be moving to our servicer, Sallie Mae. Any correspondence that includes a payment to MGA should be addressed as follows:

Michigan Guaranty Agency
P.O. Box 7074
Indianapolis, IN 46207-7074

Overnight packages that include a payment should be sent to:

Michigan Guaranty Agency
MC8303
11100 USA Parkway
Fishers, IN 46037-9203

Correspondence that does not include a payment should continue to be sent to:

Michigan Guaranty Agency
P.O. Box 30047
Lansing, MI 48909

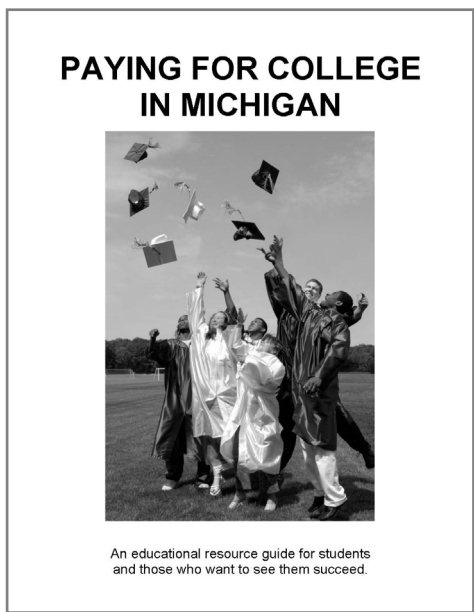
If you have questions regarding the correct address for overnight mail delivery that does not include a payment, please call the receiving MGA staff person or unit directly for clarification.

**UPDATED
TELEPHONE DIRECTORIES**

Attached to this issue of *Educational Loan Notes* are updated MGA telephone directories. To assist you in connecting to the appropriate source, the first directory lists telephone numbers by subject. The second directory lists all MGA employees by name and includes email addresses as well as telephone numbers.

PAYING FOR COLLEGE IN MICHIGAN PUBLICATION NOW AVAILABLE

MGA's Outreach Services is pleased to announce the release of the newly revised *Paying for College in Michigan* (*Paying for College*) publication. *Paying for College* (formerly called *The 5 W's of Financial Aid*) is for students, parents, and other interested individuals seeking information about financial aid.



Although the primary focal point of *Paying for College* is to emphasize the financial aid programs administered by the State of Michigan, the publication also contains an abundance of other helpful information. Topics such as federal financial aid programs, college planning tips, the Free Application for Federal Student Aid (FAFSA), searching for scholarships, etc., are included as well.

To request copies of the new *Paying for College in Michigan* publication, please contact Outreach Services at extension 37054 or via email at sfs@michigan.gov.

OUTREACH SERVICES GOES TO MICHIGAN STATE UNIVERSITY

MGA's Outreach Services staff traveled to Michigan State University (MSU) this summer to conduct a series of Extreme Reality seminars for students attending MSU's Martin Luther King, Jr.-Cesar Chavez-Rosa Parks (KCP) College Day Programs. The Extreme Reality Program is a

product of the Michigan Student Financial Aid Association's (MSFAA) Early Awareness Multi-Cultural Outreach Committee.

Each week for one month MGA staff visited MSU and talked to students about the importance of getting an education. The seminars focused on career planning, lifestyle choices, and financial aid. The core of each session, however, was the "Reality Store," where students were given the opportunity to experience real life budgeting and managing a checkbook. At the conclusion of the "Reality Store" activity, students were polled on who had money left and who did not. A discussion followed on the significance of making the correct choices.

About 300 KCP students participated in the seminars, ranging in grades sixth through 12th. College preparation and financial aid information packets were provided to each student. The students and KCP staff were very appreciative and impressed with the program format.

For more information regarding the Extreme Reality Program, please contact Stephanie Bogard at extension 12101 or via email at bogards1@michigan.gov.

NSLDS ENHANCEMENT

The National Student Loan Data System (NSLDS) has made an enhancement to the Loan History page of the NSLDS FAP Web site. NSLDS previously displayed aggregate loan information and loan summary information that included the name and code number of the guaranty agency (GA) and lender for each loan held by a student. Beginning August 16, 2006, a loan being serviced by a lender servicer displays the servicer's name and code in the Loan Summary section, instead of the lender information. Loan Detail will continue to display a history of all holders (GA, lender, and lender servicer) of the loan.

This enhancement was made in response to the FFELP community's desire to help schools know the proper entity to contact regarding each loan. To ensure the success of this change, it is important that organizational contacts be updated on NSLDS. Contact information may be added or updated through the Org tab under the Org Contact List link.

MAPPING YOUR FUTURE REACHES SIX MILLION MARK IN COMPLETED LOAN COUNSELING SESSIONS

Mapping Your Future (MYF) reached a major milestone recently. On Wednesday, August 30, a student from Temple College in Texas completed the six millionth Online Student Loan Counseling (OSLC) session available on the MYF Web site at mapping-your-future.org.

OSLC helps schools meet federal loan counseling requirements and student loan borrowers understand their rights and obligations. The interactive nature of OSLC ensures students fully participate in learning about student loan management and aids in the prevention of loan defaults. Currently almost 2,700 schools in the United States and around the world use MYF's counseling services.

MYF released OSLC in 1997 and today offers 12 different counseling sessions:

- Stafford entrance (English and Spanish)
- Stafford exit (English and Spanish)
- Perkins entrance
- Perkins exit
- Stafford and Perkins combined entrance
- Stafford and Perkins combined exit
- Nursing entrance
- Nursing exit
- Health Professions Student Loan (HPSL) entrance
- Grad PLUS entrance

The OSLC team is drafting content for HPSL exit and Grad PLUS exit counseling. These sessions should be available this coming winter.

OSLC is a free service for schools and borrowers thanks to the support of MYF's Sponsors and Friends. MYF also offers Loan Counseling Powered by MYF which enables schools, Sponsors, and Friends to offer an additional financial management and default prevention program to those borrowers using state or private loans to help cover the cost of education.

If you have any questions regarding OSLC, contact Beth Ziehmer at feedback@mapping-your-future.org or 573-796-3730.

NSLDS REPORTING REMINDER

Federal law requires lenders and lender servicers to report to their guarantors all status changes throughout the life of a loan. MGA encourages its lenders to report status changes on a monthly basis. It is crucial that loan information is updated and reported in a timely manner so MGA loan data will match the information on the lender's system. This will ensure that the information sent to the National Student Loan Data System (NSLDS) is accurate.

Status changes to report include, but are not limited to:

- Enrollment status changes.
- Cancellation of all or a portion of the loan.
- Loan sales or transfers.
- Disbursement date changes.
- Date loans enter repayment.
- Loans that have been paid-in-full or consolidated.

Forms currently used by lenders to report changes are:

- Loan Maintenance form.
- Loan Change form.
- Disbursement Change form.
- Borrower/Student Personal Information form.
- Sub/Unsub Reallocation form.

If you need to order forms, please visit our Web site at mgaloan.com. Click on the "Ordering Supplies" link located under the "Financial Aid Professionals" heading on the main Web page.

If you require assistance with reporting to the NSLDS or have other questions or concerns regarding NSLDS reporting, please contact Betty Calloway, Lender Services Specialist, at extension 39639, or via email at callowayb@michigan.gov.



THE “ED” PIPELINE

Following is a description and link to some of the most recent ED correspondence for schools and lenders.

Dear Partner**August 2006****[ANN-06-09](#)**

Start Here. Go Further! That's exactly what the Federal Student Aid Conferences hope to provide. ED's conferences, formerly known as Electronic Access Conferences, offer financial aid training and opportunities to network with industry professionals from across the nation.

Dear Partner**August 2006****[ANN-06-10](#)**

This letter announces a series of one-day workshops covering the provisions of the Higher Education Reconciliation Act, with a special focus on Academic Competitiveness Grants and National SMART Grants. It also includes a link to Federal Student Aid's "Training for Financial Aid Professionals" Web page, where you can view the workshop schedule and register for the one that best meets your needs.

Dear Partner**July 2006****[GEN-06-15](#)**

This letter provides a revised list of academic majors eligible for the National SMART Grants for the 2006-07 award year.

LENDER LIST UPDATES

School personnel continuing to use their paper copy of MGA's "Participating Lender List" should record the following actions on the list dated May 12, 2006. Please make the appropriate changes in all sections of the list as needed.

To access the most current lender information and eliminate the need for manual updates, use the electronic version of MGA's "Participating

Lender List" available at mgaloan.com. Select "Financial Aid Professionals," and then "FAA Resources." If you have any questions regarding these updates, please contact Pat Fromm at extension 36076 or via email at frommp@michigan.gov.

Name Changes

Governmental Employees Credit Union, 831881, has changed its name to Michigan One Community Credit Union.

Nelnet Student Loan Warehouse-1/Zions Bank as ELT, 833895, has changed its name to Zions ELT Nelnet Mgmt Corp-1 & Aff.

Joined Referral Program

Mayville State Bank, 821791, has joined the LaSalle Bank referral program. Their address is c/o Nelnet, Inc., P.O. Box 82596, Lincoln, NE 68501-2596. Telephone: 877-804-3603.

Left Referral Program

Community First Federal Credit Union, 831298, has left the LaSalle Bank referral program and is now a fully participating lender. The address is 9637 North Greenville Road, Lakeview, MI 48850. The telephone number is 989-352-6031.

SCHOOL LIST UPDATES

The following changes should be recorded by lenders on MGA's "Active Michigan School List" dated July 28, 2006. If you have any questions, please contact Stacy Cardwell at extension 36074 or via email at cardwells@michigan.gov.

Contact Information Update

Fiser's College of Cosmetology, Adrian, 020687-00

Pamela Fiser's fax number is 517-263-2754. Her email address is Adrianbeauty@tcnet.com.

“Q” AND “A”**LOAN PERIODS, ANNUAL LOAN LIMITS, AND OVERLAPPING LOAN PERIODS****How is the loan period determined?**

The loan period covers the expenses charged by the school for an academic year. The loan period must coincide with the academic term established by the school. The academic year is a period of at least 30 weeks of instructional time that begins on the first day of classes and ends on the last day of classes or examinations.

What is the minimum amount of class work a student must complete in an academic year?

During this period, a full-time undergraduate student would be expected to complete a minimum of 24 semester or trimester hours or 36 quarter hours. For a school measuring academic progress in clock hours, the student would be expected to complete at least 900 clock hours of instructional time.

What is the difference between a *standard academic year* and *borrower-based academic year*?

A standard academic year (SAY) has a fixed academic period as published in the schools' printed materials that usually begins and ends at about the same time each year.

A borrower-based academic year (BBAY) starts with the student's start date and tracks the student's progress until the required number of weeks and credit or clock hours have been completed.

How long is a loan period?

The minimum loan period that a school may certify is either:

(1) an academic term (e.g., a semester or quarter) for schools that measure academic progress in credit hours and use a semester, trimester, or quarter system, or

(2) the length of a student's program at the school or the remaining period of enrollment for the program of study at the school, whichever is less, for schools that measure academic progress in clock hours or credit hours that do not use a semester, trimester, or quarter system.

What is the maximum amount of time for a loan period?

The maximum loan period that a school may certify is either an academic year or a period longer than an academic year, not to exceed 12 months that corresponds to the period to which the annual loan limits are applied.

What is the definition of annual loan limit?

The annual loan limit is the maximum amount a student may borrow in one academic year. Several items may affect that amount including whether the student is in an undergraduate, graduate, or professional program of study and whether or not the student is dependent or independent.

What happens when a student transfers from one school to another school, and the schools' loan periods are overlapping? How is the borrower's annual loan limit affected?

If a student has borrowed for the most recent academic year at another school, the new school must ensure that any new loan amount borrowed, when combined with loans previously borrowed, does not exceed the annual loan limit for his or her grade level at the new school.

(Continued on the next page.)

Also, the loan period used at the prior school may impact the loan period at the new school. In most cases, eligibility for a new annual loan limit is regained only after 30 weeks have elapsed since the beginning date of the loan period at the prior school.

Taking into consideration that the student is transferring from a standard term school to another standard term school, what affects the student's annual loan limit?

In the case of a transfer student who may not have borrowed his or her full annual loan limit for the academic year, the new loan is viewed as a supplemental loan for the same academic year rather than an overlapping academic year or loan period. The intent is to prevent a student from borrowing multiple annual loan limits within a single academic year or 30-week period.

If a student enrolls in a program with standard terms after already having taken out a loan at another school with an overlapping academic year, the student initially may not receive more than the annual loan limit minus the amount received at the prior school. However, the student may borrow again for a subsequent term within the same academic year at the new school if the term begins after the end of the academic year at the prior school.

For a subsequent term that begins after the end of the prior school's academic year but within the initial academic year at the new school, the student may borrow up to the difference between the applicable annual loan limit and the amount already received for the new school's academic year.

What happens if a student transfers from a standard term to a nonterm program school?

The rules are different for students transferring into a nonterm program. The student is restricted to the original annual loan limit until the completion of the first academic year of the new program and the student would not regain eligibility for another full annual loan limit until the completion of the first academic year at the new school.

Starting in the middle of an academic year with another type of academic year at another school, whether an SAY or BBAY, does not necessarily mean the transfer student regains eligibility for a new annual loan limit. When determining eligibility for a new annual loan limit, the primary consideration is the 30-week period, rather than the type of academic year (SAY or BBAY) at the new school.

Thirty weeks must have elapsed since the start of the academic year of the loan period at the prior school before the student regains eligibility for a new annual loan limit regardless of the new school's SAY or BBAY academic year policy.

Where can I learn more about overlapping loan periods, annual loan amounts, and transfer students?

Refer to "School Certification" (Chapter 6) in the *Common Manual* or the *Federal Student Aid Handbook*, Volume 3. Questions may also be addressed to the MGA Customer Services Unit at extension 77009.

Have a question you would like to ask? Contact Jim Peterson at extension 36944 or via email at petersonj@michigan.gov to submit your question or to suggest a topic you would like to see discussed in a subsequent issue of *Educational Loan Notes*.

Calendar of Upcoming Events

October 2006

- 17 Mapping Your Future Evening Chat
General financial aid, student loan, and
money management questions
- 15-18 MASFAA Conference
Des Moines, IA
Downtown Marriott Hotel
- 30-Nov. 2 Federal Student Aid Conference
(formerly known as EAC)
Royal Pacific Resort
Orlando, Florida

November 2006

- 7 MGA offices closed
- 10 MGA offices closed
- 14 High School Counselor Video Conference
Sites across Michigan
- 15 Fall School Workshop
Schoolcraft College
VisTaTech Center
Livonia, Michigan
- 16 Fall School Workshop
Grand Rapids Community College
M-TEC Center
Grand Rapids, Michigan
- 21 Default Aversion Symposium
Kellogg Center
East Lansing, Michigan
- 23-24 MGA Offices Closed
- 28-Dec. 2 Federal Student Aid Conference
(formerly known as EAC)
Paris Las Vegas
Las Vegas, Nevada

If you need further information or wish to submit items for the calendar, please contact Jim Peterson, Editor, at extension 36944, or via email at petersonj@michigan.gov.

<p>1-800-MGA-LOAN (1-800-642-5626)</p> <p>Email Address mga@michigan.gov</p> <p>Web Site www.MGALOAN.com</p>	<p>DIRECTORY BY SUBJECT</p>  <p>MICHIGAN GUARANTY AGENCY P.O. Box 30047 Lansing, Michigan 48909-7547</p>	<p>Fax Numbers</p> <p>Administration 517-241-0155 Audit/Program Review 517-241-0155 Claims and Collections 517-636-0655 Customer Services 517-335-5983 Guaranty Services 517-241-0155 Lender Services 517-335-5983 Outreach Services 517-241-0155 School Services 517-241-0155</p>
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A call to the above telephone numbers originating from a touch-tone telephone can be routed automatically by following the instructions you will hear.

ADDRESS UPDATE

Borrower	Customer Services .	1-888-272-5543
Lender	Lender Services	39639
School.....	School Services	36074

BANKRUPTCY

Lender or Borrower.....	Rich Ziebarth	60612
School.....	Linda Sanchez	39599

BORROWER DEBT

MANAGEMENT REPORT	School Services	36074
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CLAIMS

Disability and Bankruptcy	Tom Montgomery	60613
Repurchase	Tom Montgomery	60613
Resubmission	Tom Montgomery	60613
Returned or Rejected Claims	Tom Montgomery	60613
Supplemental Payment Requests ..	Tom Montgomery	60613

CLOSED SCHOOLS	Beverly Bristol	60630
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COLLECTIONS

Borrower Account Status.....	Collections	60600
Eligibility	Collections	60600

COMMONLINESM	Flora Boles.....	52882
CommonLine SM is a service mark of the National Council of Higher Education Loan Programs.		

CUSTOMER SERVICES

Borrower Record Inquires.....	Customer Services .	1-800-824-7044
Consolidation Questions.....	Linda Sanchez	39599
General Program Questions.....	Customer Services .	1-800-824-7044
Loan Processing and Status.....	Customer Services .	1-800-824-7044
NSLDS Issues	Linda Sanchez	39599
Special Projects.....	Linda Sanchez	39599

COHORT DEFAULT RATES

Appeals.....	Audit/Program Review	36502
Rates	Audit/Program Review	36502
Reports	Audit/Program Review	36502

DEFAULTED LOANS	Collections	60600
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DEFAULT PREVENTION	(Borrowers call).....	1-800-635-3786
Delinquent Loans.....	Default Prevention ..	1-317-578-6916
LRA Rescinds	Default Prevention ..	1-317-578-6916

DEFERMENTS	Linda Sanchez	39599
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EDUCATIONAL LOAN NOTES	Jim Peterson	36944
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EFT (Electronic Funds Transfer) ...	Jim Swisk.....	37121
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ENTRANCE/EXIT INTERVIEW INFORMATION

Borrower Debt Management Report	School Services	36074
Brochures and Forms	School Services	36074
Videotapes.....	School Services	36074

FOREIGN SCHOOLS	Customer Services.....	1-800-824-7044
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FORMS AND SUPPLIES

Loan Forms.....	Mail Room	60607
General Financial Aid.....	Outreach Services.....	37054

FRAUD

False Certification	Sam Duncan	56770
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LENDER AND SCHOOL

AUDITS AND REVIEWS	Audit/Program Review	36502
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LENDER SERVICES

Electronic Processes	Lender Services	39639
Issues/Concerns	Lender Services	39639
Lender Agreements	Lender Services	39639
Loan Discharges	Beverly Bristol	60630
Teacher Loan Forgiveness	Beverly Bristol	60630
Total and Permanent Disability	Tom Montgomery	60613

LOAN PROCESSING

Borrower Record Inquiries	Customer Services.....	1-800-824-7044
Consolidation Questions	Linda Sanchez	39599
General Program Questions	Customer Services.....	1-800-824-7044
Loan Processing and Status	Customer Services.....	1-800-824-7044
NSLDS Issues.....	Linda Sanchez	39599
Special Projects	Linda Sanchez	39599

NSLDS QUESTIONS	Linda Sanchez	39599
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OUTREACH SERVICES

College Goal Sunday	Peggy LaFleur	38319
Early Awareness Initiatives	Stephanie Bogard	12101
Financial Aid Presentations	Peggy LaFleur	38319
HS Counselor Videoconference.....	Peggy LaFleur	38319
Postsecondary Handbook.....	Patty Hill	36051
Paying for Publication (5W's).....	Betty Calloway	39639

POLICY &

REGULATION QUESTIONS	Audit/Program Review	36502
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REHABILITATION	Collections.....	60600
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REPORTS

Lender.....	Lender Services	39639
School	School Services	36074

SCHOOL SERVICES

Electronic Processes	School Services	36074
Issues/Concerns	School Services	36074
Loan Processing Scenarios	School Services	36074
Site Visits	School Services	36074

SSN DISCREPANCIES

Lender or Borrower	Teresa Phelps	60606
School	Linda Sanchez	39599

TRAINING/WORKSHOPS

School	School Services	36074
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WEB SITE	Jim Peterson	36944
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